

**UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF TENNESSEE
COLUMBIA DIVISION**

JAMES CARROLL and)
ELEANOR CARROLL, on)
behalf of themselves and all)
others similarly situated,)

Plaintiffs,)

v.)

UNITED COMPUCRED)
COLLECTIONS, INC.)
and A. B. STINEMAN,)

Defendants.)

Case No. 1-99-0152

JUDGE JOHN T. NIXON

FINAL JUDGMENT

On July 24, 2006, the Fairness Hearing was held. No class member opted out of the class or objected to the Acceptance of Defendants' Offer of Judgment to the class, IT IS HEREBY ORDERED that Final Judgment is entered for Plaintiffs James Carroll, Eleanor Carroll, and the class they represent against Defendants United Compucred Collections, Inc. And A. B. Stineman as follows:

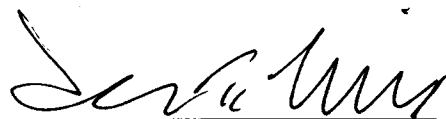
1. The Acceptance of Defendants' Offer of Judgment to pay the class statutory damages pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. §1692k(a)(2)(B), of \$10,000 (which is greater than 1% of Defendants' net

worth) is fair, reasonable, and adequate.

2. The Clerk shall release to Class Counsel \$10,000 for distribution to the class members from the surety bond posted by Defendants in conjunction with their appeal of this matter to the U.S. Court of Appeals for the Sixth Circuit. Carroll v. United Compucred Collections, Inc., 399 F.3d 620 (6th Cir. 2005).

3. Upon receipt of the \$10,000 from the Clerk or Defendants, Class Counsel shall distribute these funds at \$53.19 each to those class members who can be located. Any funds which cannot be distributed to the class members shall be awarded as a *cy pres* benefit to the Legal Aid Society of Middle Tennessee and the Cumberlands for consumer representation or education.

4. Pursuant to LR 54.01 of the Local Rules for the U.S. District Court for the Middle District of Tennessee, Plaintiffs shall submit their application for costs, nontaxable expenses, and attorneys fees within thirty (30) days from the entry of final judgment.



John T. Nixon
U.S. DISTRICT JUDGE